

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Deanna C. Deanes**  
Debtor(s)

Bankruptcy Case No.: 19-22988-JAD  
Issued per 7/2/2020 hearing  
Chapter: 13  
Docket No.: 33 - 29  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 5/8/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1650 as of July 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Lakeview Loan Servicing [Cl # 2-2] following payment changes of record. .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 9, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Deanna C. Deanes  
 Debtor

Case No. 19-22988-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: 149

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 Total Noticed: 36

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db +Deanna C. Deanes, 613 Walnut Street, Irwin, PA 15642-3533  
 15128744 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  
 15095709 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 15095711 +Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436  
 15126920 +Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840  
 15095714 +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
 15095715 +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
 15095716 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
 15097448 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15095722 +Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: kburkley@bernsteinlaw.com Jul 11 2020 03:47:58 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 03:45:42  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15095702 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 11 2020 03:45:38  
 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 15095703 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jul 11 2020 03:48:06 Cb Indigo/gf,  
 Po Box 4499, Beaverton, OR 97076-4499  
 15095704 +E-mail/Text: clientservices@credit-control.com Jul 11 2020 03:47:39 Central Loan Admin & R,  
 Po Box 77404, Ewing, NJ 08628-6404  
 15095705 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 11 2020 03:47:17 Comenity Bank/gnteagle,  
 Po Box 182789, Columbus, OH 43218-2789  
 15095706 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 11 2020 03:47:17 Comenitybank/victoria,  
 Po Box 182789, Columbus, OH 43218-2789  
 15095707 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 11 2020 03:47:17 Comenitycb/forever21,  
 Po Box 182120, Columbus, OH 43218-2120  
 15095708 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 11 2020 03:47:18 Comenitycb/ulta,  
 Po Box 182120, Columbus, OH 43218-2120  
 15095710 +E-mail/PDF: creditonebknofications@resurgent.com Jul 11 2020 03:45:40 Credit One Bank Na,  
 Po Box 98872, Las Vegas, NV 89193-8872  
 15133027 E-mail/Text: bnc-quantum@quantum3group.com Jul 11 2020 03:47:23  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 15095712 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 11 2020 03:45:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 15131994 E-mail/Text: G06041@att.com Jul 11 2020 03:47:50 Directv, LLC,  
 by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 15103401 E-mail/PDF: resurgentbknofications@resurgent.com Jul 11 2020 03:46:31 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15095713 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 11 2020 03:45:44 Lvnv Funding Llc,  
 Po Box 1269, Greenville, SC 29602-1269  
 15126947 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 11 2020 03:47:35 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 15095717 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 11 2020 03:46:27 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 15136185 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 03:45:43  
 Orion Portfolio Services II, LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15133674 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 03:45:00  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 15095718 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2020 03:46:28  
 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
 15132426 E-mail/Text: bnc-quantum@quantum3group.com Jul 11 2020 03:47:23  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 15132425 E-mail/Text: bnc-quantum@quantum3group.com Jul 11 2020 03:47:23  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 15095719 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 11 2020 03:45:00 Sallie Mae, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 15095720 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:49 Synch/care Credit,  
 950 Forrer Blvd, Kettering, OH 45420-1469  
 15095721 +E-mail/PDF: gecsed@recoverycorp.com Jul 11 2020 03:44:50 Synch/toysrus, Po Box 965005,  
 Orlando, FL 32896-5005  
 15110715 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 11 2020 03:46:57  
 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 26

District/off: 0315-2

User: jfur  
Form ID: 149

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Total Noticed: 36

Date Rcvd: Jul 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
Lakeview Loan Servicing LLC  
15110694\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
15110716\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
15110695\* +Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499  
15110717\* +Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499  
15110696\* +Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404  
15110718\* +Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628-6404  
15110697\* +Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789  
15110719\* +Comenity Bank/gnteagle, Po Box 182789, Columbus, OH 43218-2789  
15110698\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
15110720\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
15110699\* +Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120  
15110721\* +Comenitycb/forever21, Po Box 182120, Columbus, OH 43218-2120  
15110700\* +Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120  
15110722\* +Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120  
15110701\* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
15110723\* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
15110702\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
15110724\* +Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
15110703\* +Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436  
15110725\* +Debt Rec Sol, 6800 Jericho Turnpike, Syosset, NY 11791-4436  
15110704\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
15110726\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
15110705\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
15110727\* +Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269  
15110706\* +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
15110728\* +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
15110707\* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
15110729\* +Macys/dsnb, Po Box 8218, Mason, OH 45040-8218  
15110708\* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
15110730\* +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
15110709\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110731\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110710\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15110732\* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
15110711\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110733\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
15110712\* +Synbc/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
15110734\* +Synbc/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
15110713\* +Synbc/toysrus, Po Box 965005, Orlando, FL 32896-5005  
15110735\* +Synbc/toysrus, Po Box 965005, Orlando, FL 32896-5005  
15110714\* +Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122  
15110736\* +Trident Asset Manageme, 10375 Old Alabama Road Co, Alpharetta, GA 30022-1122  
15110737\* +Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTALS: 1, \* 43, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lawrence W. Willis on behalf of Debtor Deanna C. Deanes ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: jfur  
Form ID: 149

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Total Noticed: 36

Date Rcvd: Jul 10, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5